

SUNTRUST BANKS, INC.

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1131787	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$164,341	\$162,510	-1.1%		
Loans	\$118,469	\$119,398	0.8%		
Construction & development	\$7,951	\$4,860	-38.9%		
Closed-end 1-4 family residential	\$33,530	\$33,519	0.0%		
Home equity	\$15,953	\$15,040	-5.7%		
Credit card	\$576	\$515	-10.6%		
Other consumer	\$10,926	\$15,003	37.3%		
Commercial & Industrial	\$22,394	\$25,070	11.9%		
Commercial real estate	\$13,566	\$13,062	-3.7%		
Unused commitments	\$69,251	\$59,469	-14.1%		
Securitization outstanding principal	\$142,436	\$126,900	-10.9%		
Mortgage-backed securities (GSE and private issue)	\$16,089	\$14,542	-9.6%		
Asset-backed securities	\$242	\$715	195.3%		
Other securities	\$4,361	\$4,598	5.4%		
Cash & balances due	\$6,395	\$4,283	-33.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$8,396	\$7,391	-12.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$8,274	\$6,989	-15.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$146,244	\$142,918	-2.3%		
Deposits	\$124,821	\$126,112	1.0%		
Total other borrowings	\$12,498	\$9,453	-24.4%		
FHLB advances	\$2,243	\$34	-98.5%		
Equity					
Equity capital at quarter end	\$17,982	\$19,480	8.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$997	NA		
Performance Ratios					
Tier 1 leverage ratio	7.5%	8.3%	--		
Tier 1 risk based capital ratio	8.8%	10.0%	--		
Total risk based capital ratio	12.0%	12.6%	--		
Return on equity ¹	-5.6%	2.7%	--		
Return on assets ¹	-0.6%	0.3%	--		
Net interest margin ¹	3.4%	3.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	45.2%	52.4%	--		
Loss provision to net charge-offs (qtr)	111.7%	82.0%	--		
Net charge-offs to average loans and leases ¹	2.7%	2.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	20.2%	23.5%	2.2%	5.6%	--
Closed-end 1-4 family residential	11.1%	8.3%	0.9%	0.1%	--
Home equity	1.9%	1.9%	1.0%	0.9%	--
Credit card	3.4%	2.5%	3.0%	2.5%	--
Other consumer	3.7%	4.3%	0.4%	0.2%	--
Commercial & Industrial	1.9%	0.9%	0.4%	0.4%	--
Commercial real estate	2.2%	3.5%	0.1%	0.3%	--
Total loans	5.8%	4.8%	0.7%	0.6%	--